

Important information for our new customers

The following information will help you process card payments quickly and accurately.

Equipment leasing guidelines

If you're leasing a terminal or other equipment, your lease term starts on the first day of the following month. This is defined as the commencement date of your lease.

Your lease payments will start on either the 7th or 20th day of the following month. If your account was opened during the first 15 days of the month, your first lease payment will start on the 7th day of the following month. For example, if your account was opened on March 3, your first lease payment will start on April 7. If your account was opened after the first 15 days of the month, your first lease payment will start on the 20th day of the following month. For example, if your account was opened on March 22, your first lease payment will start on April 20.

Please note that you will not receive a bill for your lease payment; we will automatically withdraw the payment amount from your designated checking account.

In addition to your lease payments, you will need to pay interim rent. Interim rent is a fee for the daily use of the equipment before your commencement date. Interim rent is a pro-rated monthly payment calculated from the day after your terminal was shipped until your commencement date. Please save your welcome package as it contains essential lease information, including the monthly payment date and amount.

Common response codes and messages your terminal may display

00 Approved – A two to six digit approval code is provided.

02 Declined – The merchant should never accept the card once declined and should request another form of payment.

03 Pick Up Card – Please pick up the customer's card. The card issuing bank wants the card returned to them. The merchant should never accept the credit card for payment when this response is received.

04 Referral or Call Center – The card-issuing bank requests direct contact with the merchant in order to authorize the sale. The merchant must contact the Wells Fargo Voice Authorization Center (see next section).

To obtain a voice authorization – In most cases, you will not have to call for voice authorizations. However, if your terminal is not working, please call the Wells Fargo Voice Authorization center at 1-800-626-4480 to obtain an authorization code.

- Write the approval code on the imprinter slip and/or receipt and proceed with keying the transaction into the terminal as a force/offline/post-authorization sale. Refer to your terminal *Quick Reference Guide* for the necessary steps to enter this type of transaction. You must enter the transaction into the terminal (with the obtained authorization code) in order to process the transaction.
- If the card is declined, ask the cardholder for another form of payment.
- Do not accept an authorization code from a cardholder or from a number the cardholder dialed. This is a common fraud tactic.

08 Invalid Debit Card – The cardholder account number was entered incorrectly.

10 Invalid Account Number – The cardholder account number was entered incorrectly.

14 Invalid Expiration – The cardholder expiration date was entered incorrectly.

15 Invalid Transaction – Verify the customer information was entered correctly.

Invalid Merchant Number – The network does not recognize the merchant account number. Verify the merchant number was entered correctly and make sure the account is still in an active/open status.

Hold Card – Please hold onto the customer's card. The card issuing bank requests that the card be removed from circulation. The merchant should never accept the credit card for payment when this response is received.

Please check your POS equipment manual for a complete list of codes and messages.

Together we'll go far



Important information about refunds, receipts, and equipment features

Refund

Refunds are only to be used for issuing a credit on a non-same day transaction. For example, if the cardholder made a purchase and wishes to return the merchandise several days later, the refund process would be followed.

As part of the refund process, if a duplicate, or invalid, transaction was processed and settled, you should call Customer Service within 6 months. Customer Service will investigate the transaction and, if applicable, request a transaction level reversal or correction.

Reprint a duplicate receipt

A duplicate receipt would be needed if the paper runs out during a transaction. Only transactions in a current/open batch can be reprinted.

Keep all receipts for 180 days; this will help you respond to disputed transactions.

Your terminal may offer unique features and functionality. To learn more about them, refer to your terminal's *Quick Reference Guide*.

Limit your fraud losses by following proper procedures

Following correct authorization procedures and complying with payment card industry requirements is not only a good practice, but can also help reduce the risk of fraud loss. The following are some procedures and prompts that you will want to pay attention to.

Card Verification Value for Visa (CVV2) and Card Verification Code for MasterCard (CVC2)

This is the three or four digit code by the cardholder's signature. CVV2/CVC2 are used to authenticate card not present transactions and are not captured on the magnetic stripe.

Obtaining the CVV2/CVC2 could help you avoid fraudulent transactions since only the cardholder should be in possession of this number. If you do not provide this when prompted by your equipment, it may result in the transaction clearing at a higher Interchange level. Below are the common response codes you will receive after you enter the CVV2/CVC2:

Visa CVV2 Response Codes

M = CVV2 match

N = CVV2 no match

P = Not processed

S = CVV2 should be on card but merchant indicates it is not

U = Issuer not certified or has not provided Visa with encryption keys

X = Service provider did not respond

MasterCard CVC2 Response codes

M = Valid or matched CVC2 value

P = CVC2 not processed

U = Issuer unregistered for CVC2 processing

If the response code is an "N" or "P" for Visa or a "P" for MasterCard, you have three choices: (1) you can void it and ask for another form of payment, (2) ask the cardholder to confirm their address so you may verify it is the address associated with the card, or (3) process it knowing there is some increased chargeback risk.

Address Verification System (AVS)

This system is used to verify the billing address of the cardholder. When prompted for the street address, you should key in up to the first 5 numeric characters of the cardholder's street address. When prompted for the zip code, you should key in the cardholder's 5-digit zip code. If you do not provide this when prompted by your equipment, it may result in the transaction clearing at a higher Interchange level.

Below are the common response codes when using AVS:

Common Response Codes	Address/Zip Match
Address & 5-Digit Zip Match	YY
5-Digit Zip Match Only	NY
Address Match Only	YN
Neither Address nor Zip Match	NN
Address information not verified for domestic transaction	XX
Retry / System Unavailable	XX
Service Not Supported	XX
Address verification not allowed for card type	XX

If you use a POS solution or payment gateway, please confirm the response codes that display for your POS/gateway, as they are sometimes different from the above codes.

AVS and CVV2/CVC2 services do not guarantee against chargebacks, but help reduce the risk of fraud. It is the merchant's responsibility to monitor this information to avoid high-risk transactions. If the merchant processes a transaction where AVS or CVV2/CVC2 didn't match and the cardholder disputes the transaction, the merchant is held liable for the chargeback.

For Discover Network transactions, if AVS or CVV2/CVC2 do not match, the merchant should not process the transaction.

Partial authorization

A partial authorization allows you to partially approve a transaction for a debit or prepaid card when the cardholder does not have funds available for the full transaction amount. Any remaining transaction amount must be paid using another form of payment.

If the cardholder decides not to proceed with the partially approved amount, you must cancel the transaction.

Cancelling a partial authorization transaction sends an authorization reversal to the issuing bank. The issuer is then responsible for releasing the authorized funds from the cardholder's account. Please refer to your terminal Quick Reference Guide for more information on prompts and procedures. **Note: some terminals are currently unable to support partial authorization.**

Customer code

This prompt will only appear when accepting Corporate Business cards. You must then ask the cardholder for their customer code. If the cardholder does not know their customer code, you may key in the number "1" and press enter to proceed with the transaction.

Card imprinter

Imprinters provide you with a useful backup if your terminal is unavailable for processing (i.e. phone lines down, terminal breaks, etc). An imprinter also lowers your chargeback risks on transactions where the card can't be swiped through the terminal (i.e. card stripe cannot be read and the card number must be manually keyed). Please call 1-800-451-5817 if you would like to order an imprinter.

Additional transaction types

Mobile and contactless payments

Contactless payments are transactions that use chip-based technology and require no physical connection between the payment device (a card or mobile device) and the physical merchant terminal. Near Field Communication (NFC) technology enables devices in close proximity to communicate. To accept contactless payments, merchants need a contactless-enabled terminal or PIN pad.

EMV chip card transactions

EMV technology helps prevent data thieves from copying customers' card data. EMV chip cards are now the global standard for card security. You'll know the card is an EMV chip card if you see a chip on the front of the card.

EMV chip cards will need to be inserted into the terminal or PIN pad EMV slot, chip end first. The card must stay in the EMV slot during the entire transaction, so the chip can communicate with the device. The sale will be canceled if the card is removed too soon.

The customer will be prompted to sign the receipt or enter a PIN. Going forward, PIN entry won't be just for debit cards. Some EMV card issuers will require a PIN for both credit and debit cards. A prompt will indicate when the transaction has ended and the card can be removed. Make sure customers retrieve their cards from the terminal, and be sure to give them a printed receipt.

If you're upgrading your equipment, you'll want to consider devices with both EMV chip card and NFC contactless readers. This will give you the ability to accept most types of payments including mobile payments such as Android Pay™, Apple Pay® and Samsung Pay.

End-of-day procedures

Your terminal must be manually settled each day unless it is programmed to auto settle. **If your terminal is programmed to auto settle, please monitor it closely to ensure it has successfully settled every night.**

Sometimes communication issues can cause auto settle to fail. Your *Quick Reference Guide* gives you specific settlement instructions for your terminal. After settlement, you'll receive funds on Visa, MasterCard, and Discover transactions as soon as next business day when funding to a Wells Fargo deposit account.

Important phone numbers

Wells Fargo Merchant Services Activation Group

To begin processing card payments, and for equipment setup and training:

1-800-939-6703

Monday through Friday, 9:00 a.m. to 9:00 p.m.
Eastern Time

or visit us online at wellsfargo.com/activation

Terminal Help Desk

For terminal, printer assistance, and/or software setup:

1-800-622-0842

24 hours a day, 7 days a week

For account changes, security questions, and other inquiries:

1-800-451-5817

24 hours a day, 7 days a week

Authorization assistance

Visa® / MasterCard® / Discover® Full Service /
American Express® OnePoint®Voice Authorization
Unit for Referrals and Code 10 Operator

1-800-626-4480

24 hours a day, 7 days a week

Business Track online account management tool

Offered through Wells Fargo Merchant Services, Business Track is a secure online account management and reporting portal for your merchant payment processing account.

Get key transaction, reconciliation, and dispute information for all of your card payment streams including credit, debit, and gift cards.

Sign up today at
www.businesstrack.com

For general questions:

1-800-451-5817

24 hours a day, 7 days a week

For technical assistance during enrollment:

1-800-285-3978, option 2

Monday through Friday, 8:00 a.m. to 10:00 p.m.
Eastern Time